



Docket No. 3892-4002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 3621

Serial No.: 09/981,358

Examiner: Greene

Filed: October 15, 2001

For: SYSTEM AND METHOD FOR SECURE DATA AND FUNDS TRANSFER

REQUEST FOR RECONSIDERATION AFTER FINAL

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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GROUP 3600

Sir:

Responsive to the Final Rejection mailed February 2, 2004, Applicants respectfully request reconsideration in view of the following remarks. A Request for Continued Examination (RCE) and corresponding fee is submitted herewith. No additional fees are believed due in connection with this response. However, in the event any additional fees are necessitated by this response, the Commissioner is hereby authorized to charge our deposit account no. 13-4500, order no. 3892-4002.

(Remarks begin on page 2)